



What you should know about substance use disorder treatment programs

It's midnight and you have a problem with drugs or alcohol. Or maybe your child does. A television commercial for a treatment center in Florida or some other resort-like destination promises recovery, low out-of-pocket costs and sunshine. Vitamins, a spa and gourmet meals are also part of the deal. It all sounds great and you are tempted to call them. But you shouldn't.

Research conclusively shows that recovery is most likely to be successful when you seek treatment from a local provider in your health plan's network. This allows all of the elements of a successful long-term recovery plan to work together. It enables individuals to stay connected with their loved ones and peers to build an essential support network.¹ This approach also supports frequent access to trusted clinical care that follows best practices during each step toward recovery.²

Your recovery matters — not advertised promises.

Unfortunately, treating people for alcohol and drug issues is now a big business motivated by profit. And some treatment centers are focusing more on marketing than on high-quality care to compete for patients. In Florida alone, hundreds of treatment centers operate outside your health plan network. Though some may be good, many don't meet industry treatment standards and may have medical directors and staff who are not licensed. Others have serious patient safety issues. Some centers are even under federal investigation for insurance fraud, inflated billing and kickbacks.

"Choosing an out-of-network treatment program is risky," according to Martin Rosenzweig, MD and Senior Medical Director for Optum. "No one is routinely checking that these programs offer even minimum standards of care. To make matters worse, there is often little recourse if the care is poor or not as promised in their marketing material."

Optum invests tremendous resources to ensure their network providers meet the highest standards and are held accountable for the quality of the care they deliver. Optum even

Problem treatment centers reported in Florida and California:

- A major health insurance company pulled out of the Florida insurance exchange. Their reason was fraudulent practices by out-of-network substance use clinics and labs.³
- Reports of kickbacks, patient brokering, inflated medical testing bills and insurance fraud are so rampant in Florida that the FBI has formed a task force.⁴
- Unregulated recovery residences allow people to stay and keep using drugs as long as they pay rent.⁵

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compares clinical performance and the cost of care among their network providers to let members know who the top performers are.

"Our network providers are committed to evidence-based practices and have a proven track record of positive results. These factors are far more important than sunshine and gourmet food in choosing a treatment program," Dr. Rosenzweig says.

You are unique. Your treatment plan should be too.

There are many factors that determine the appropriate treatment program for a particular person. These include age, medical and mental health, and social factors. So creating a program with the best chance of recovery starts with an in-depth, face-to-face assessment. This should be done by a substance use treatment professional before you enter any treatment program.

In many cases, the most appropriate treatment does not necessarily mean being admitted into a facility. Many clinical advancements have been made in treating addiction. These include detox, outpatient services, medication-assisted therapy, and individual and group counseling. However, each person is unique, so it is important that you have a treatment plan that is designed specifically for you.

"Starting with an expert clinical assessment from a trusted provider gives each person a clear picture of their situation," says Dr. Rosenzweig. "Our staff of experts work with our members every day to arrange for these types of personal assessments. When this happens, the chances for successful recovery increase significantly."

Call our experts to ensure your best chance for recovery.

1-855-780-5955

We are available 24/7 to connect you and your family to a local network provider who can recommend the appropriate substance use treatment you need.

Learn more at www.liveandworkwell.com/recovery.

This service is provided to you at no additional cost and is part of your health plan benefits. It is also confidential in accordance with state and federal laws.

Sources:

1. "Recovery and Recovery Support." SAMHSA, October 5, 2015. Available at: <http://www.samhsa.gov/recovery>
2. Optum analysis of behavioral care costs among 18- to 25-year-old members using at least one facility-based service for non-alcohol substance abuse treatment that discharged in 2013. Data includes the complete Book of Business (national, ASO and fully insured). Analyses includes comparisons between in-area (in-state) vs. out-of-area (out-of-state) and in-network vs. out-of-network on cost and readmission rates; Bolstrom, May 12, 2014.
3. Hurtbise, Ron. "Citing fraud by substance abuse centers, Cigna withdraws from Florida's health insurance exchange." *Sun Sentinel*, October 16, 2015. Available at: <http://www.sun-sentinel.com/business/consumer/fl-cigna-pullout-of-florida-health-insurance-exchanges-20151016-story.html>
4. Stapleton, Christine. "Corruption in the drug rehab industry: How peeing in a cup can make millions." *Palm Beach Post*, August 5, 2015. Available at: <http://postonpolitics.blog.palmbeachpost.com/2015/08/05/corruption-in-the-drug-rehab-industry-how-peeing-in-a-cup-can-make-millions>
5. Knopf, Alison. "Recovery resident operators battle dual threat." *Addiction Professional*, October 30, 2013. Available at: <http://www.addictionpro.com/article/recovery-residence-operators-battle-dual-threat>

The unexpected high cost of going out of network

If your insurance plan allows you to seek treatment from out-of-network providers, be aware that you will very likely pay more for using those services. There may be a higher deductible and coinsurance. Also, some services from out-of-network facilities may not be covered by your plan at all. This can result in unanticipated out-of-pocket costs. If you see an out-of-network provider, you will be responsible for those costs.

40% increase in readmission rates for those who went to out-of-state, out-of-network programs.²

3X the cost on average for out-of-network programs.²

Only a treating health care clinician or physician can endorse any treatment or medication, specific or otherwise. This service provides referrals to such a professional, as well as information to help you maintain and enhance your personal health management. This service and information is not meant to replace professional medical advice. Certain treatments may not be included in your insurance benefits. Check your health plan regarding your coverage of services.



11000 Optum Circle, Eden Prairie, MN 55344

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